

United States Bankruptcy Court Western District of North Carolina Statesville Division		Voluntary Petition		
Name of Debtor (if individual, enter Last, First, Middle): <b>Jacobs, Karen Elizabeth</b>		Name of Joint Debtor (Spouse) (Last, First, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>FKA Karen E Wilk</b>		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) <b>xxx-xx-4206</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)		
Street Address of Debtor (No. and Street, City, and State): <b>184 Powers Hill Drive Mooresville, NC</b> ZIP Code <b>28115</b>		Street Address of Joint Debtor (No. and Street, City, and State): ZIP Code		
County of Residence or of the Principal Place of Business: <b>Iredell</b>		County of Residence or of the Principal Place of Business:		
Mailing Address of Debtor (if different from street address): ZIP Code		Mailing Address of Joint Debtor (if different from street address): ZIP Code		
Location of Principal Assets of Business Debtor (if different from street address above):				
<b>Type of Debtor</b> (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<b>Nature of Business</b> (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13  <b>TAX-EXEMPT ENTITY</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
<b>Chapter 15 Debtors</b> Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:				
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 ( <i>amount subject to adjustment on 4/01/16 and every three years thereafter</i> ). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).		
<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.				THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000				
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion				
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion				

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Jacobs, Karen Elizabeth</b>
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)		
Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)		
Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:
<b>Exhibit A</b>		<b>Exhibit B</b>
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		(To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>X /s/ Danielle J. Brudi NC</b> Signature of Attorney for Debtor(s) <b>Danielle J. Brudi NC 44022</b>
<b>Exhibit C</b>		
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?		
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.		
<b>Exhibit D</b>		
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)		
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.		
If this is a joint petition:		
<input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
<b>Information Regarding the Debtor - Venue</b>		
(Check any applicable box)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b>		
(Check all applicable boxes)		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
<hr/> (Name of landlord that obtained judgment)		
<hr/> (Address of landlord)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

B1 (Official Form 1)(04/13)

**Voluntary Petition**

(This page must be completed and filed in every case)

**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.  
 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
 [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Karen Elizabeth Jacobs**Signature of Debtor **Karen Elizabeth Jacobs****X**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**November 30, 2015**

Date

**Signature of Attorney\*****X /s/ Danielle J. Brudi NC**

Signature of Attorney for Debtor(s)

**Danielle J. Brudi NC 44022**

Printed Name of Attorney for Debtor(s)

**Collum & Perry, PLLC**

Firm Name

**109 West Statesville Avenue  
Mooresville, NC 28115**

Address

**Email: kim@collumperry.com**  
**704-663-4187 Fax: 704-663-4178**

Telephone Number

**November 30, 2015**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

**Jacobs, Karen Elizabeth****Signatures****Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.*

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court**  
**Western District of North Carolina Statesville Division**

In re Karen Elizabeth Jacobs

Debtor(s)

Case No.  
Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

Page 2

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Karen Elizabeth Jacobs  
Karen Elizabeth Jacobs

Date: November 30, 2015

# D|E|C|A|F

DEBT EDUCATION AND CERTIFICATION FOUNDATION

Certificate Number: 27000-NCW-CC-144793706166

## Certificate of Credit Counseling

I certify that on November 19th, 2015, at 06:44 AM o'clock CST

Karen Jacobs received from Debt Education and Certification Foundation, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Western District of North Carolina, an individual briefing (including a briefing conducted by Internet and Phone) that complied with the provisions of 11 U.S.C. §§ 109(h) and 111. A debt repayment plan was not prepared.

Date: November 19th, 2015

By: /s/Maria Arreguin

Name: Maria Arreguin

Title: Counselor

Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

**United States Bankruptcy Court  
Western District of North Carolina Statesville Division**

In re **Karen Elizabeth Jacobs**, Case No. \_\_\_\_\_  
 Debtor Chapter **13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>130,350.00</b>		
B - Personal Property	<b>Yes</b>	<b>5</b>	<b>189,123.56</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>2</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>1</b>		<b>347,990.00</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>1</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>6</b>		<b>4,664.68</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>5,749.28</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>3,033.41</b>
Total Number of Sheets of ALL Schedules		<b>22</b>			
	Total Assets		<b>319,473.56</b>		
		Total Liabilities		<b>352,654.68</b>	

**United States Bankruptcy Court  
Western District of North Carolina Statesville Division**

In re **Karen Elizabeth Jacobs**, Case No. \_\_\_\_\_  
Debtor Chapter **13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>0.00</b>

**State the following:**

Average Income (from Schedule I, Line 12)	<b>5,749.28</b>
Average Expenses (from Schedule J, Line 22)	<b>3,033.41</b>
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14 )	<b>3,526.20</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>6,527.60</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>0.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>0.00</b>
4. Total from Schedule F		<b>4,664.68</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>11,192.28</b>

In re

**Karen Elizabeth Jacobs**

Case No.

Debtors

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<b>184 Powers Hill Dr. Mooresville, NC 28115</b>  Owned by Karen Elizabeth Jacobs (1/3 undivided interest), William Jacobs, Erica M. Jacobs, Mitchell W. Jacobs, David R. Jacobs, and Collin M. Jacobs	<b>Tenants in Common</b>	<b>C</b>	<b>127,050.00</b>	<b>329,259.93</b>
*Tax value is \$385,000.00, Debtor's interest is 1/3 of that.				
Bluegreen Resort Parkside parkside Location: Williamsburg, VA		-	3,300.00	9,827.60

Sub-Total ≥ **130,350.00** (Total of this page)

Total >

130 350 00

(Total of this page)

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **Karen Elizabeth Jacobs**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash</b>	-	<b>88.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Fifth Third Checking Acct. #xx 5653</b>	-	<b>2,169.59</b>
		<b>Fifth Third Savings Acct. #xx1463</b>	-	<b>54.98</b>
		<b>Pre-Paid Debit Card</b>	-	<b>70.00</b>
		<b>Fifth Third Checking Acct. #xx0211 Custodian on account for son.</b>	-	<b>0.00</b>
		<b>Fifth Third Checking Acct. #xx0356 Custodian on account for son.</b>	-	<b>0.00</b>
		<b>Fifth Third Checking Acct. #xx3927 Custodian on account for son</b>	-	<b>0.00</b>
		<b>Fifth Third Acct. #xx3984 Custodian on account for son.</b>	-	<b>33.68</b>
		<b>Fifth third Checking Acct. #xx5021 Custodian on acct for son.</b>	-	<b>64.46</b>
		<b>Fifth third Savings Acct. #xx8103 Custodian on acct for son.</b>	-	<b>50.65</b>
		<b>Fifth Third Savings Acct. #xx4107 Custodian on account for son</b>	-	<b>0.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Kitchen table, storage bench, storage cabinet, 2 end tables, book shelf, living room chair, couch, dining room table &amp; 6 chairs, bedroom set (queen bed, bureau, nightstand, vanity), and coffee table</b>	-	<b>805.00</b>
			Sub-Total > (Total of this page)	<b>3,336.36</b>

4 continuation sheets attached to the Schedule of Personal Property

In re **Karen Elizabeth Jacobs**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		<b>Refrigerator, dishwasher, microwave, washer, dryer, blender, hand mixer, grill, coffee maker, electric griddle</b>	-	<b>600.00</b>
		<b>Gen 4 iPod, Visio Television</b>	-	<b>40.00</b>
		<b>2011 toshiba laptop; HP printer</b>	-	<b>150.00</b>
		<b>Canning stuff (pressure &amp; waterbath), dishes (service for 12), coffee mugs, glasses (2 mismatched sets), plastic cups, cooking utensiles, flatware, tupperware, cookbooks, 2 crockpots, baking pans (muffin pan, cookie sheets, cake), teapot, cannisters, (3) knife set, garbage can, pots &amp; pans (18 piece set).</b>	-	<b>384.00</b>
5.		<b>Books, cassettes, and DVDs</b>	-	<b>50.00</b>
6.		<b>Clothes, sleepwear, shoes, scarves, pocketbooks, coats, socks, hats, gloves and belts</b>	-	<b>500.00</b>
7.		<b>Costume jewelry, setting from wedding ring (sold stone in '09), mother's ring (birthstones), 1 diamond chip earring (lost the other)</b>	-	<b>150.00</b>
8.		<b>Jewelry pliers, soldering iron, ring mandrel, bracelet mandrel, beading board, scissors, clippers</b>	-	<b>125.00</b>
		<b>Yoga mat</b>	-	<b>5.00</b>
9.	X	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		
10.	X	Annuities. Itemize and name each issuer.		
11.	X	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)		
Sub-Total > (Total of this page)				<b>2,004.00</b>

Sheet 1 of 4 continuation sheets attached  
to the Schedule of Personal Property

In re **Karen Elizabeth Jacobs**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		<b>Remainder of sale contract owing for real property sold in September 2011. Debtor receives \$2,595.20/month from property purchaser. There are 11 years left on the contract, or approximately \$342,566.00 left. The contract is at 2% interest. Debtor believes she might be able to sell the contract for \$171,283.20 (50% of remaining value).</b>	-	<b>171,283.20</b>
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
			Sub-Total > (Total of this page)	<b>171,283.20</b>

Sheet 2 of 4 continuation sheets attached  
to the Schedule of Personal Property

In re **Karen Elizabeth Jacobs**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2008 Nissan Xterra Off Road / S / SE / X</b> VIN: 5N1AN08W88C505126 Style / Body: SUV 4D Engine: 4.0L V6 MPI Country of Assembly: United States		9,950.00
		<b>2000 Dodge Neon ES / Highline</b> VIN: 1B3ES46C7YD735167 Style / Body: Sedan 4D Engine: 2.0L I4 SFI Country of Assembly: United States		2,225.00
		<b>2001 Nissan Xterra SE / XE</b> VIN: 5N1ED28Y71C501916 Style / Body: SUV 4D Engine: 3.3L V6 EFI Country of Assembly: United States		300.00
		270,000 miles. Totaled.		
		<b>Auto: Triumph spitfire</b>		0.00
		Debtor has possession of vehicle, but title is in the possession of Avidia Bank. Avidia bank claims to own vehicle, debtor is not contesting the ownership. However, Debtor is including a provision in the plan that Avidia Bank must pick up the vehicle within 90 days. If Avidia does not pick it up, Debtor will ask the Court to transfer ownership back to Debtor as she cannot bear the burden of holding the vehicle at her property.		
		<b>Vehicle is worth approximately \$2,500.00</b>		
26. Boats, motors, and accessories.	X			
			Sub-Total > (Total of this page)	<b>12,475.00</b>

Sheet 3 of 4 continuation sheets attached  
to the Schedule of Personal Property

In re **Karen Elizabeth Jacobs**  
\_\_\_\_\_  
**Debtor**

Case No. \_\_\_\_\_

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		<b>2 dogs &amp; 3 cats</b>	-	<b>25.00</b>
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >	<b>25.00</b>
(Total of this page)	
Total >	<b>189,123.56</b>

Sheet 4 of 4 continuation sheets attached  
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Karen Elizabeth Jacobs**, Case No. \_\_\_\_\_  
Debtor

## **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)  
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds  
\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter  
with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
184 Powers Hill Dr. Mooresville, NC 28115 Owned by Karen Elizabeth Jacobs (1/3 undivided interest), William Jacobs, Erica M. Jacobs, Mitchell W. Jacobs, David R. Jacobs, and Collin M. Jacobs	N.C. Gen. Stat. § 1C-1601(a)(1)	18,394.22	385,000.00
*Tax value is \$385,000.00, Debtor's interest is 1/3 of that.			
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
Fifth Third Checking Acct. #xx 5653	N.C. Gen. Stat. § 1-362	2,169.59	2,169.59
Pre-Paid Debit Card	N.C. Gen. Stat. § 1-362	70.00	70.00
<b>Household Goods and Furnishings</b>			
Kitchen table, storage bench, storage cabinet, 2 end tables, book shelf, living room chair, couch, dining room table & 6 chairs, bedroom set (queen bed, bureau, nightstand, vanity), and coffee table	N.C. Gen. Stat. § 1C-1601(a)(4)	805.00	805.00
Refrigerator, dishwasher, microwave, washer, dryer, blender, hand mixer, grill, coffee maker, electric griddle	N.C. Gen. Stat. § 1C-1601(a)(4)	600.00	600.00
Gen 4 iPod, Visio Television	N.C. Gen. Stat. § 1C-1601(a)(4)	40.00	40.00
2011 toshiba laptop; HP printer	N.C. Gen. Stat. § 1C-1601(a)(4)	150.00	150.00
Canning stuff (pressure & waterbath), dishes (service for 12), coffee mugs, glasses (2 mismatched sets), plastic cups, cooking utensiles, flatware, tupperware, cookbooks, 2 crockpots, baking pans (muffin pan, cookie sheets, cake), teapot, cannisters, (3) knife set, garbage can, pots & pans (18 piece set).	N.C. Gen. Stat. § 1C-1601(a)(4)	384.00	384.00
<b>Books, Pictures and Other Art Objects; Collectibles</b>			
Books, cassettes, and DVDs	N.C. Gen. Stat. § 1C-1601(a)(4)	50.00	50.00
<b>Wearing Apparel</b>			
Clothes, sleepwear, shoes, scarves, pocketbooks, coats, socks, hats, gloves and belts	N.C. Gen. Stat. § 1C-1601(a)(4)	500.00	500.00
<b>Furs and Jewelry</b>			
Costume jewelry, setting from wedding ring (sold stone in '09), mother's ring (birthstones), 1 diamond chip earring (lost the other)	N.C. Gen. Stat. § 1C-1601(a)(4)	150.00	150.00

In re **Karen Elizabeth Jacobs**, Case No. \_\_\_\_\_  
Debtor

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**  
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Firearms and Sports, Photographic and Other Hobby Equipment</b>			
Jewelry pliers, soldering iron, ring mandrel, bracelet mandrel, beading board, scissors, clippers	N.C. Gen. Stat. § 1C-1601(a)(5)	125.00	125.00
<b>Other Contingent and Unliquidated Claims of Every Nature</b>			
Remainder of sale contract owing for real property sold in September 2011. Debtor receives \$2,595.20/month from property purchaser. There are 11 years left on the contract, or approximately \$342,566.00 left. The contract is at 2% interest. Debtor believes she might be able to sell the contract for \$171,283.20 (50% of remaining value).	N.C. Gen. Stat. § 1C-1601(a)(2)	3,952.47	171,283.20
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
2008 Nissan Xterra Off Road / S / SE / X VIN: 5N1AN08W88C505126 Style / Body: SUV 4D Engine: 4.0L V6 MPI Country of Assembly: United States	N.C. Gen. Stat. § 1C-1601(a)(2)	1,047.53	9,950.00
2000 Dodge Neon ES / Highline VIN: 1B3ES46C7YD735167 Style / Body: Sedan 4D Engine: 2.0L I4 SFI Country of Assembly: United States	N.C. Gen. Stat. § 1C-1601(a)(3)	2,225.00	2,225.00
<b>Animals</b>			
2 dogs & 3 cats	N.C. Gen. Stat. § 1C-1601(a)(4)	25.00	25.00

In re **Karen Elizabeth Jacobs**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT T	UNLIQUIDATED D I S P U T E D A T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxxxxx-x0001		Home Mortgage 1st 184 Powers Hill Dr. Mooresville, NC 28115  Owned by Karen Elizabeth Jacobs (1/3 undivided interest), William Jacobs, Erica M. Jacobs, Mitchell W. Jacobs, David R. Jacobs, and Collin M. Jacobs *Tax value is \$385,000.00, Debtor's intere		X	329,259.93	0.00
Avidia Bank Attn: Corp Officer 42 Main Street Hudson, MA 01749	-	Value \$ 385,000.00				
Account No.		Auto: Triumph spitfire Debtor has possession of vehicle, but title is in the possession of Avidia Bank. Avidia bank claims to own vehicle, debtor is not contesting the ownership. However, Debtor is including a provision in the plan t			0.00	0.00
Avidia Bank Attn: Corp Officer 42 Main Street Hudson, MA 01749	-	Value \$ 0.00				
Account No. xxxx0590		07/29/2009 Other Bluegreen Resort Parkside parkside Location: Williamsburg, VA 10,000 annual "points" from Bluegreen vacation club. Pricing based on searches on ebay, and sellmytimesharenow.com and recent			9,827.60	6,527.60
Bluegreen Corporation Attn: Corporate Officer 4960 Conference Way North Suite 100 Boca Raton, FL 33431	-	Value \$ 3,300.00				
Account No. xxxx-xxx879-0		11/10/2015 Car Loan 2008 Nissan Xterra Off Road / S / SE / X VIN: 5N1AN08W88C505126 Style / Body: SUV 4D Engine: 4.0L V6 MPI Country of Assembly: United States			8,902.47	0.00
Lendmark Financial Services Attn: Corp Officer 2118 Usher Street Covington, GA 30014	-	Value \$ 9,950.00				
Subtotal (Total of this page)					347,990.00	6,527.60
Total (Report on Summary of Schedules)					347,990.00	6,527.60

**0** continuation sheets attached

In re

**Karen Elizabeth Jacobs**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### Deposits by individuals

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

#### Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Karen Elizabeth Jacobs,  
Debtor

Case No. \_\_\_\_\_

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. -xxxxxxxxxxxxxx0791			Opened 11/02/04 Last Active 4/01/05				
American Express Attn: Corp Officer PO Box 297871 Fort Lauderdale, FL 33329	-		Debt is reported as listed on Debtor's credit report. Inclusion of this debt is not an admission of the amount or the identity of the creditor. Debt may be disputed.				0.00
Account No. xxxxxxxxxxxx0001			Opened 6/06/03 Last Active 5/16/06				
Avidia Bank Attn: Corp Officer 42 Main Street Hudson, MA 01749	-		Debt is reported as listed on Debtor's credit report. Inclusion of this debt is not an admission of the amount or the identity of the creditor. Debt may be disputed.				0.00
Account No. xx3387			Opened 11/14/09 Last Active 4/25/11				
Bluegreen Corporation Attn: Corporate Officer 4960 Conference Way North Suite 100 Boca Raton, FL 33431	-		Debt is reported as listed on Debtor's credit report. Inclusion of this debt is not an admission of the amount or the identity of the creditor. Debt may be disputed.				0.00
Account No. xxxxxxxxxxxx7958			Opened 12/28/07 Last Active 3/01/11				
Capital One Attn: Corporate Officer P.O. Box 30285 Salt Lake City, UT 84130-0285	-		Debt is reported as listed on Debtor's credit report. Inclusion of this debt is not an admission of the amount or the identity of the creditor. Debt may be disputed.				0.00
5 continuation sheets attached							
							Subtotal (Total of this page) <b>0.00</b>

In re

**Karen Elizabeth Jacobs**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx5769	-	Opened 10/04/08 Last Active 9/15/10  Debt is reported as listed on Debtor's credit report. Inclusion of this debt is not an admission of the amount or the identity of the creditor. Debt may be disputed.				0.00
Chase / Pier One Attn: Corp Officer PO Box 15298 Wilmington, DE 19850	-	Notice Only				0.00
Account No.	-					
Chex Systems, Inc. Attn: Consumer Relations 7805 Hudson Road Suite 100 Saint Paul, MN 55125	-					0.00
Account No. xxxxxxxxxxxx0987	-	Opened 6/05/08 Last Active 3/01/11  Debt is reported as listed on Debtor's credit report. Inclusion of this debt is not an admission of the amount or the identity of the creditor. Debt may be disputed.				0.00
Credit One Bank Attn. Corporate Officer PO Box 98873 Las Vegas, NV 89193-8873	-					
Account No. ****x1417	-	01/1/2009  Inclusion of this debt is not an admission of the amount. or the identity of the creditor. Debt may be disputed. Debt is past SOL.				0.00
Credit One Bank Attn. Corporate Officer PO Box 98873 Las Vegas, NV 89193-8873	-					
Account No. xxxxxxxxx0230	-	Opened 7/01/04  Debt is reported as listed on Debtor's credit report. Inclusion of this debt is not an admission of the amount or the identity of the creditor. Debt may be disputed.				0.00
Department Stores National Bank/Macy's Attn: Bankruptcy Processing P.O. Box 8053 Mason, OH 45040	-					
Sheet no. <u>1</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			0.00

In re **Karen Elizabeth Jacobs**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx4454		Opened 10/08/14 Last Active 6/01/14  Debt is reported as listed on Debtor's credit report. Inclusion of this debt is not an admission of the amount or the identity of the creditor. Debt may be disputed.				532.00
Escallate LLC Attn: Corporate Officer 5200 Stoneham Road Suite 200 North Canton, OH 44720	-					
Account No. xxxxxxxxxxxx0138		Opened 7/21/08 Last Active 10/01/10  Debt is reported as listed on Debtor's credit report. Inclusion of this debt is not an admission of the amount or the identity of the creditor. Debt may be disputed. Debt is past SOL.				0.00
First Premier Bank Attn. Corporate Officer P.O. Box 5524 Sioux Falls, SD 57117-5524	-					
Account No. xxxxxxxxxxxx4996		Opened 2/27/09 Last Active 11/01/10  Debt is reported as listed on Debtor's credit report. Inclusion of this debt is not an admission of the amount or the identity of the creditor. Debt may be disputed. Debt is past SOL.				0.00
First Premier Bank Attn. Corporate Officer P.O. Box 5524 Sioux Falls, SD 57117-5524	-					
Account No. xxxxxxxxxxxx1404		Opened 10/03/07 Last Active 2/01/11  Debt is reported as listed on Debtor's credit report. Inclusion of this debt is not an admission of the amount or the identity of the creditor. Debt may be disputed.				0.00
HSBC Bank USA Attn: Corp Officer PO Box 2013 Buffalo, NY 14240	-					
Account No.						
Iredell County Clerk of Court 221 E. Water Street ATTN: 15 SP 295 Statesville, NC 28677	-					0.00
Sheet no. <u>2</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			532.00

In re

**Karen Elizabeth Jacobs**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.	-	Notice Only				
Iredell County Tax Collector Attn: Corporate Officer P.O. Box 1027 Statesville, NC 28687-1027	-					0.00
Account No. xxxx8706	-	06/30/2014  Inclusion of this debt is not an admission of the amount. or the identity of the creditor. Debt may be disputed.				705.10
Iredell Memorial Hospital Attn. Corporate Officer PO Box 6029 Statesville, NC 28687	-	Notice Only				
Account No.	-					
IRS PO Box 7346 Philadelphia, PA 19101-7346	-					0.00
Account No. xxxxxxxxxxxx0436	-	Opened 6/29/08 Last Active 8/06/10  Debt is reported as listed on Debtor's credit report. Inclusion of this debt is not an admission of the amount or the identity of the creditor. Debt may be disputed.				
Kohl's (Capital One) Attn: Corporate Officer PO Box 3043 Milwaukee, WI 53201-3043	-					0.00
Account No. xxxxxxxx6410	-	08/8/2014  Inclusion of this debt is not an admission of the amount. or the identity of the creditor. Debt may be disputed.				
LabCorp Attn: Corp Officer - Billing PO Box 2240 Burlington, NC 27216						166.00
Sheet no. <u>3</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			871.10

In re

**Karen Elizabeth Jacobs**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
Account No.	-	Inclusion of this debt is not an admission of the amount. or the identity of the creditor. Debt may be disputed.			
Mooresville Graded School District Attn: Corp Officer 305 N Main St Mooresville, NC 28115	-				1,019.73
Account No.	-	Notice Only			
NC Dept of Revenue Central Collection Unit PO Box 1168 Raleigh, NC 27602-1168	-				0.00
Account No. xxxxx0398	-	06/1/2015  Inclusion of this debt is not an admission of the amount. or the identity of the creditor. Debt may be disputed.			
Sprint Attn: Corporate Officer PO Box 8077 London, KY 40742	-				2,241.85
Account No. xx0312	-	Opened 9/01/10 Last Active 9/01/09  Debt is reported as listed on Debtor's credit report. Inclusion of this debt is not an admission of the amount or the identity of the creditor. Debt may be disputed. Debt is past SOL.			
Stern Recovery Services ATTN: Corporate Officer P.O. Box 14899 Greensboro, NC 27401	-				0.00
Account No. xx0311	-	Opened 9/01/10 Last Active 9/01/09  Debt is reported as listed on Debtor's credit report. Inclusion of this debt is not an admission of the amount or the identity of the creditor. Debt may be disputed. Debt is past SOL.			
Stern Recovery Services ATTN: Corporate Officer P.O. Box 14899 Greensboro, NC 27401	-				0.00
Sheet no. <u>4</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)			3,261.58

In re

**Karen Elizabeth Jacobs**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx4749		Opened 1/01/97 Last Active 2/14/06  Debt is reported as listed on Debtor's credit report. Inclusion of this debt is not an admission of the amount or the identity of the creditor. Debt may be disputed.				
Verizon Correspondence Team Attn: Corp Officer PO Box 5029 Wallingford, CT 06492	-					Unknown
Account No. xxxxxx3569		Opened 6/01/14 Last Active 10/01/15  Debt is reported as listed on Debtor's credit report. Inclusion of this debt is not an admission of the amount or the identity of the creditor. Debt may be disputed.				0.00
Account No.						
Account No.						
Account No.						
Sheet no. 5 of 5 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				0.00
		Total (Report on Summary of Schedules)				4,664.68

In re

**Karen Elizabeth Jacobs**

Case No. \_\_\_\_\_

Debtor

## **SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

**0**

continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re

**Karen Elizabeth Jacobs**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

**0**

continuation sheets attached to Schedule of Codebtors

Fill in this information to identify your case:

Debtor 1	<b>Karen Elizabeth Jacobs</b>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	WESTERN DISTRICT OF NORTH CAROLINA STATESVILLE DIVISION
Case number (If known)	

Check if this is:

An amended filing  
 A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form B 6I

### Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

**Debtor 1**

Employed  
 Not employed

**Debtor 2 or non-filing spouse**

Employed  
 Not employed

Occupation

**Manager**

Employer's name

**Rugs and Relics**

Employer's address

**112 South Main St  
Mooresville, NC 28115**

How long employed there?

**2 Years, 2 Months**

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <b>931.08</b>	\$ <b>N/A</b>
3. Estimate and list monthly overtime pay.	3. +\$ <b>0.00</b>	+\$ <b>N/A</b>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <b>931.08</b>	\$ <b>N/A</b>

Debtor 1 **Karen Elizabeth Jacobs**

Case number (if known) \_\_\_\_\_

Copy line 4 here .....	<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>
<b>4.</b> \$ <b>931.08</b>	\$ <b>N/A</b>	
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <b>0.00</b>	\$ <b>N/A</b>
5b. Mandatory contributions for retirement plans	5b. \$ <b>0.00</b>	\$ <b>N/A</b>
5c. Voluntary contributions for retirement plans	5c. \$ <b>0.00</b>	\$ <b>N/A</b>
5d. Required repayments of retirement fund loans	5d. \$ <b>0.00</b>	\$ <b>N/A</b>
5e. Insurance	5e. \$ <b>0.00</b>	\$ <b>N/A</b>
5f. Domestic support obligations	5f. \$ <b>0.00</b>	\$ <b>N/A</b>
5g. Union dues	5g. \$ <b>0.00</b>	\$ <b>N/A</b>
5h. Other deductions. Specify: _____	5h.+ \$ <b>0.00</b> + \$	\$ <b>N/A</b>
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	<b>6.</b> \$ <b>0.00</b>	\$ <b>N/A</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	<b>7.</b> \$ <b>931.08</b>	\$ <b>N/A</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>2,595.20</b>	\$ <b>N/A</b>
8b. Interest and dividends	8b. \$ <b>0.00</b>	\$ <b>N/A</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>N/A</b>
8d. Unemployment compensation	8d. \$ <b>0.00</b>	\$ <b>N/A</b>
8e. Social Security	8e. \$ <b>2,223.00</b>	\$ <b>N/A</b>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ <b>0.00</b>	\$ <b>N/A</b>
8g. Pension or retirement income	8g. \$ <b>0.00</b>	\$ <b>N/A</b>
8h. Other monthly income. Specify: _____	8h.+ \$ <b>0.00</b> + \$	\$ <b>N/A</b>
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	<b>9.</b> \$ <b>4,818.20</b>	\$ <b>N/A</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<b>10.</b> \$ <b>5,749.28</b> + \$ <b>N/A</b> = \$ <b>5,749.28</b>	
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	<b>11.</b> +\$ <b>0.00</b>	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	<b>12.</b> \$ <b>5,749.28</b>	
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>	<input checked="" type="checkbox"/> No.	
	<input type="checkbox"/> Yes. Explain: _____	

Fill in this information to identify your case:

Debtor 1	<b>Karen Elizabeth Jacobs</b>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	WESTERN DISTRICT OF NORTH CAROLINA STATESVILLE DIVISION
Case number (If known)	

Check if this is:

An amended filing  
 A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

A separate filing for Debtor 2 because Debtor 2 maintains a separate household

## Official Form B 6J

### Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

##### 1. Is this a joint case?

No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?  
 No  
 Yes. Debtor 2 must file a separate Schedule J.

##### 2. Do you have dependents? No

Do not list Debtor 1 and Debtor 2.  Yes. Fill out this information for each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Son	14	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Son	16	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
Son	18	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes

##### 3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

##### 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

#### Your expenses

4. \$ **0.00**

##### If not included in line 4:

4a. Real estate taxes  
 4b. Property, homeowner's, or renter's insurance  
 4c. Home maintenance, repair, and upkeep expenses  
 4d. Homeowner's association or condominium dues  
 5. Additional mortgage payments for your residence, such as home equity loans

4a. \$	<b>0.00</b>
4b. \$	<b>0.00</b>
4c. \$	<b>125.00</b>
4d. \$	<b>0.00</b>
5. \$	<b>0.00</b>

Debtor 1 <b>Karen Elizabeth Jacobs</b>	Case number (if known)
<hr/>	
<b>6. Utilities:</b>	
6a. Electricity, heat, natural gas	6a. \$ <b>550.00</b>
6b. Water, sewer, garbage collection	6b. \$ <b>0.00</b>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <b>397.00</b>
6d. Other. Specify:	6d. \$ <b>0.00</b>
<b>7. Food and housekeeping supplies</b>	<b>7. \$ 900.00</b>
<b>8. Childcare and children's education costs</b>	<b>8. \$ 100.00</b>
<b>9. Clothing, laundry, and dry cleaning</b>	<b>9. \$ 150.00</b>
<b>10. Personal care products and services</b>	<b>10. \$ 100.00</b>
<b>11. Medical and dental expenses</b>	<b>11. \$ 50.00</b>
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	<b>12. \$ 250.00</b>
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>	<b>13. \$ 100.00</b>
<b>14. Charitable contributions and religious donations</b>	<b>14. \$ 0.00</b>
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <b>0.00</b>
15b. Health insurance	15b. \$ <b>0.00</b>
15c. Vehicle insurance	15c. \$ <b>251.41</b>
15d. Other insurance. Specify:	15d. \$ <b>0.00</b>
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	<b>16. \$ 0.00</b>
<b>17. Installment or lease payments:</b>	
17a. Car payments for Vehicle 1	17a. \$ <b>0.00</b>
17b. Car payments for Vehicle 2	17b. \$ <b>0.00</b>
17c. Other. Specify:	17c. \$ <b>0.00</b>
17d. Other. Specify:	17d. \$ <b>0.00</b>
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).</b>	<b>18. \$ 0.00</b>
<b>19. Other payments you make to support others who do not live with you.</b> Specify:	<b>19. \$ 0.00</b>
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>	
20a. Mortgages on other property	20a. \$ <b>0.00</b>
20b. Real estate taxes	20b. \$ <b>0.00</b>
20c. Property, homeowner's, or renter's insurance	20c. \$ <b>0.00</b>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <b>0.00</b>
20e. Homeowner's association or condominium dues	20e. \$ <b>0.00</b>
<b>21. Other:</b> Specify: <b>Petcare</b>	<b>21. +\$ 60.00</b>
<b>22. Your monthly expenses.</b> Add lines 4 through 21. The result is your monthly expenses.	<b>22. \$ 3,033.41</b>
<b>23. Calculate your monthly net income.</b>	
23a. Copy line 12 ( <i>your combined monthly income</i> ) from Schedule I.	23a. \$ <b>5,749.28</b>
23b. Copy your monthly expenses from line 22 above.	23b. -\$ <b>3,033.41</b>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	<b>23c. \$ 2,715.87</b>
<b>24. Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
<input checked="" type="checkbox"/> No.	
<input type="checkbox"/> Yes.	
Explain:	<input type="text"/>

**United States Bankruptcy Court**  
**Western District of North Carolina Statesville Division**

In re Karen Elizabeth Jacobs

Debtor(s)

Case No.

Chapter

13

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 24 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date November 30, 2015Signature /s/ Karen Elizabeth JacobsKaren Elizabeth Jacobs

Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court**  
**Western District of North Carolina Statesville Division**

In re **Karen Elizabeth Jacobs**

Debtor(s)

Case No.  
Chapter

**13**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

***DEFINITIONS***

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

---

**1. Income from employment or operation of business**

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$8,690.76</b>	<b>2015 YTD: Rugs and Relics</b>
<b>\$5,456.00</b>	<b>2014 Rugs and Relics</b>
<b>\$518.00</b>	<b>2013 Rugs and Relics</b>
<b>\$1.00</b>	<b>2013: Stonebridge Facility Services (To be amended)</b>
<b>\$1,000.00</b>	<b>2015 YTD: Jewelry Making</b>
<b>\$244.00</b>	<b>2014: Jewelry Making</b>
<b>\$1,004.00</b>	<b>2014: Hair Dresser</b>
<b>\$1.00</b>	<b>2013: Hair Dresser (To be amended)</b>

## 2. Income other than from employment or operation of business

None  State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$24,453.00	<b>2015 YTD: Social Security Survivor's Benefits</b>
\$34,344.00	<b>2014: Social Security Survivor's Benefits</b>
\$33,440.00	<b>2013: Social Security Survivor's Benefits</b>
\$28,545.00	<b>2015 YTD: Installment Payments for Sold Property</b>
\$31,140.20	<b>2014: Installment Payments for Sold Property</b>
\$31,140.20	<b>2013: Installment Payments for Sold Property</b>

## 3. Payments to creditors

None  Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None  b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None  c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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## 4. Suits and administrative proceedings, executions, garnishments and attachments

None  a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>In the matter of the foreclosure of a deed of trust executed by Jacobs Realty, LLC dated October 27, 2005, and recorded in Book 1694 at Page 1569 in the Iredell County Public Registry, North Carolina. 15SP295</b>	<b>Foreclosure</b>	<b>Iredell County Clerk of Court 221 E. Water Street Statesville, NC 28677</b>	<b>Pending</b>

None    b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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#### 5. Repossessions, foreclosures and returns

None    b. List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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#### 6. Assignments and receiverships

None    a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None    b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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#### 7. Gifts

None    b. List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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#### 8. Losses

None  List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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#### 9. Payments related to debt counseling or bankruptcy

None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>National Acquisitions,LLC 140 South Beach St. suite 310 Daytona Beach, FL 32114</b>	<b>8/12/15, 9/21/15, 10/21/15</b>	<b>\$1407.20 -- Paid to try to get rid of timeshare</b>
<b>Collum &amp; Perry, PLLC 109 West Statesville Avenue Mooresville, NC 28115</b>	<b>11/6/15</b>	<b>\$1,135.00 -- Attorney's Fee \$310.00 -- Filing Fee \$55.00 -- Credit Report (see attached statement for further details)</b>
<b>DECAF 112 Goliad Street Fort Worth, TX 76126-2009</b>	<b>11/19/2015</b>	<b>\$15.00 -- Pre-Filing Credit Counseling</b>

#### 10. Other transfers

None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
<b>Mitchell Jacobs 184 Powers Hill Dr Mooresville, NC 28115 son</b>	<b>10/01/2015</b>	<b>2000 Ford mustang Value: \$1,000.00</b>
<b>W. Roy Jacobs 184 Powers Hill Dr Mooresville, NC 28115 Son</b>	<b>09/1/2015</b>	<b>Gift Sold for \$800.00 Ford Taurus</b>

None  b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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#### 11. Closed financial accounts

None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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#### 12. Safe deposit boxes

None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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#### 13. Setoffs

None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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#### 14. Property held for another person

None  List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Avidia Bank Attn: Corp Officer 42 Main Street Hudson, MA 01749	Triump Spitfire <b>Debtor has possession of vehicle, but title is in the possession of Avidia Bank.</b> <b>Avidia bank claims to own vehicle, debtor is not contesting the ownership. However, Debtor is including a provision in the plan that Avidia Bank must pick up the vehicle within 90 days. If Avidia does not pick it up, Debtor will ask the Court to transfer ownership back to Debtor as she cannot bear the burden of holding the vehicle at her property.</b>	<b>Debtor's Residence</b>

#### 15. Prior address of debtor

None  If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18 . Nature, location and name of business**

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.		ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
NAME <b>None</b>	(ITIN)/ COMPLETE EIN <b>4206</b>		<b>Make jewelry to sell on consignment</b>	<b>09/2014-present</b>
<b>None</b>	<b>4206</b>		<b>Hair Dresser</b>	<b>2006-2014</b>

None  b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

#### 19. Books, records and financial statements

None  a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
<b>Karen Elizabeth Jacobs 184 Powers Hill Drive Mooresville, NC 28115</b>	<b>Since operation</b>

None  b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None  c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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None  d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
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#### 20. Inventories

None  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

**21 . Current Partners, Officers, Directors and Shareholders**

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

**22 . Former partners, officers, directors and shareholders**

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

**23 . Withdrawals from a partnership or distributions by a corporation**

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS  
OF RECIPIENT,  
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE  
OF WITHDRAWAL

AMOUNT OF MONEY  
OR DESCRIPTION AND  
VALUE OF PROPERTY

**24. Tax Consolidation Group.**

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

**25. Pension Funds.**

None If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \*

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

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I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date November 30, 2015

Signature /s/ Karen Elizabeth Jacobs  
**Karen Elizabeth Jacobs**  
Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*



**Collum & Perry, PLLC**  
109 W. Statesville Ave.  
Mooresville, NC 28115

**Bill To:**

We accept checks\*, money orders, cashier's checks & cash. Please make payments to "Collum & Perry, PLLC"

\*While checks will be deposited immediately, we must wait 14 days before considering payment "received."

Description	Fee

<b>Total Due</b>	
<b>Due Before Filing</b>	
<b>Payments/Credits</b>	
<b>Balance owed before filing</b>	

**United States Bankruptcy Court**  
**Western District of North Carolina Statesville Division**

In re Karen Elizabeth Jacobs

Debtor(s)

Case No.  
Chapter

13

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$ <b>3,900.00</b>
Prior to the filing of this statement I have received .....	\$ <b>1,135.00</b>
Balance Due .....	\$ <b>2,765.00</b>

2. \$ **310.00** of the filing fee has been paid.

3. The source of the compensation paid to me was:

Debtor       Other (specify):

4. The source of compensation to be paid to me is:

Debtor       Other (specify):

5.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: November 30, 2015

/s/ Danielle J. Brudi NC  
Danielle J. Brudi NC 44022  
Collum & Perry, PLLC  
109 West Statesville Avenue  
Mooresville, NC 28115  
704-663-4187 Fax: 704-663-4178  
kim@collumperry.com

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NORTH CAROLINA STATESVILLE DIVISION  
NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## **1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## **2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

### **Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### **Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court  
Western District of North Carolina Statesville Division**

In re Karen Elizabeth Jacobs

Debtor(s)

Case No.  
Chapter

13

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Karen Elizabeth Jacobs

Printed Name(s) of Debtor(s)

Case No. (if known) \_\_\_\_\_

/s/ Karen Elizabeth Jacobs

Signature of Debtor

**November 30, 2015**

Date

X

Signature of Joint Debtor (if any)

Date

---

**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court  
Western District of North Carolina Statesville Division**

In re Karen Elizabeth Jacobs

Debtor(s)

Case No.  
Chapter

13

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: November 30, 2015

/s/ Karen Elizabeth Jacobs

**Karen Elizabeth Jacobs**

Signature of Debtor

Karen Elizabeth Jacobs  
184 Powers Hill Drive  
Mooresville, NC 28115

Credit One Bank  
Attn. Corporate Officer  
PO Box 98873  
Las Vegas, NV 89193-8873

Iredell Memorial Hospital  
Attn. Corporate Officer  
PO Box 6029  
Statesville, NC 28687

Danielle J. Brudi NC  
Collum & Perry, PLLC  
109 West Statesville Avenue  
Mooresville, NC 28115

Department Stores National Bank/Macy's  
Attn: Bankruptcy Processing  
P.O. Box 8053  
Mason, OH 45040

IRS  
PO Box 7346  
Philadelphia, PA 19101-7346

American Express  
Attn: Corp Officer  
PO Box 297871  
Fort Lauderdale, FL 33329

Dynamic Recovery Systems  
Attn: Corp Officer  
PO Box 25759  
Greenville, SC 29616-0759

Kohl's (Capital One)  
Attn: Corporate Officer  
PO Box 3043  
Milwaukee, WI 53201-3043

American Medical Collection Agency  
Attn: Corporate Officer  
4 Westchester Plaza, Ste 110  
Elmsford, NY 10523

Escallate LLC  
Attn: Corporate Officer  
5200 Stoneham Road  
Suite 200  
North Canton, OH 44720

LabCorp  
Attn: Corp Officer - Billing  
PO Box 2240  
Burlington, NC 27216

Avidia Bank  
Attn: Corp Officer  
42 Main Street  
Hudson, MA 01749

Financial Corp of America  
Attn: Corp Officer  
12515 Research Blvd Suite 100  
Austin, TX 78720

Lendmark Financial Services  
Attn: Corp Officer  
2118 Usher Street  
Covington, GA 30014

Bluegreen Corporation  
Attn: Corporate Officer  
4960 Conference Way North  
Suite 100  
Boca Raton, FL 33431

First Premier Bank  
Attn. Corporate Officer  
P.O. Box 5524  
Sioux Falls, SD 57117-5524

Mecklenburg Radiology Associates,P  
Attn. Corporate Officer  
PO Box 221249  
Charlotte, NC 28222-1249

Capital One  
Attn: Corporate Officer  
P.O. Box 30285  
Salt Lake City, UT 84130-0285

HSBC Bank USA  
Attn: Corp Officer  
PO Box 2013  
Buffalo, NY 14240

Mooresville Graded School District  
Attn: Corp Officer  
305 N Main St  
Mooresville, NC 28115

Chase / Pier One  
Attn: Corp Officer  
PO Box 15298  
Wilmington, DE 19850

Iredell County Clerk of Court  
221 E. Water Street  
ATTN: 15 SP 295  
Statesville, NC 28677

MSW Capital, LLC  
Attn: Corporate Officer  
26 Cannon Court  
Basking Ridge, NJ 07920

Chex Systems, Inc.  
Attn: Consumer Relations  
7805 Hudson Road  
Suite 100  
Saint Paul, MN 55125

Iredell County Tax Collector  
Attn: Corporate Officer  
P.O. Box 1027  
Statesville, NC 28687-1027

NC Dept of Revenue  
Central Collection Unit  
PO Box 1168  
Raleigh, NC 27602-1168

Shapiro and Ingle, L.L.P.  
10130 Perimeter Parkway  
Suite 400  
Charlotte, NC 28216

Sprint  
Attn: Corporate Officer  
PO Box 8077  
London, KY 40742

Stern Recovery Services  
ATTN: Corporate Officer  
P.O. Box 14899  
Greensboro, NC 27401

Verizon  
Correspondence Team  
Attn: Corp Officer  
PO Box 5029  
Wallingford, CT 06492

Verizon  
Attn: Corp Officer  
1 Verizon PI  
Alpharetta, GA 30004

Whitestone Financial  
Attn: Corp Officer  
1796 Silas Creek Pkwy  
Winston Salem, NC 27103

Fill in this information to identify your case:

Debtor 1	<b>Karen Elizabeth Jacobs</b>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	Western District of North Carolina Statesville Division
Case number (if known)	

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

- 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- 3. The commitment period is 3 years.
- 4. The commitment period is 5 years.

Check if this is an amended filing

## Official Form 22C-1

### Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

12/14

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

#### Part 1: Calculate Your Average Monthly Income

- What is your marital and filing status? Check one only.
  - Not married. Fill out Column A, lines 2-11.
  - Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
1. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ <u>931.00</u>	\$ _____
2. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ <u>0.00</u>	\$ _____
3. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ <u>0.00</u>	\$ _____
4. Net income from operating a business, profession, or farm Gross receipts (before all deductions) \$ <u>0.00</u> Ordinary and necessary operating expenses -\$ <u>0.00</u> Net monthly income from a business, profession, or farm \$ <u>0.00</u> Copy here -> \$ <u>0.00</u> \$ _____		
5. Net income from rental and other real property Gross receipts (before all deductions) \$ <u>2,595.20</u> Ordinary and necessary operating expenses -\$ <u>0.00</u> Net monthly income from rental or other real property \$ <u>2,595.20</u> Copy here -> \$ <u>2,595.20</u> \$ _____		

Debtor 1	<b>Karen Elizabeth Jacobs</b>	Case number (if known)																																																																																																	
<table border="1"> <thead> <tr> <th style="text-align: center;"><b>Column A Debtor 1</b></th> <th style="text-align: center;"><b>Column B Debtor 2 or non-filing spouse</b></th> </tr> </thead> <tbody> <tr> <td>\$ <b>0.00</b></td> <td>\$ _____</td> </tr> <tr> <td>\$ <b>0.00</b></td> <td>\$ _____</td> </tr> <tr> <td colspan="2"><b>7. Interest, dividends, and royalties</b></td> </tr> <tr> <td colspan="2"><b>8. Unemployment compensation</b></td> </tr> <tr> <td colspan="3">Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:</td> </tr> <tr> <td>For you .....</td> <td style="text-align: right;">\$ <b>0.00</b></td> <td></td> </tr> <tr> <td>For your spouse .....</td> <td style="text-align: right;">\$ _____</td> <td></td> </tr> <tr> <td colspan="2"><b>9. 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Calculate your total average monthly income.</b> Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.</td> </tr> <tr> <td style="text-align: right;">\$ <b>3,526.20</b></td> <td style="text-align: right;"><b>+ \$ _____</b></td> <td style="text-align: right;"><b>= \$ 3,526.20</b></td> </tr> <tr> <td colspan="3" style="text-align: right;">Total average monthly income</td> </tr> <tr> <td colspan="3"><b>Part 2: Determine How to Measure Your Deductions from Income</b></td> </tr> <tr> <td colspan="3"><b>12. Copy your total average monthly income from line 11.</b> ..... \$ <b>3,526.20</b></td> </tr> <tr> <td colspan="3"><b>13. Calculate the marital adjustment.</b> Check one:</td> </tr> <tr> <td colspan="3"> <input checked="" type="checkbox"/> You are not married. Fill in 0 on line 3d.  <input type="checkbox"/> You are married and your spouse is filing with you. Fill in 0 in line 13d.  <input type="checkbox"/> You are married and your spouse is not filing with you.         </td> </tr> <tr> <td colspan="3">Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.</td> </tr> <tr> <td colspan="3">In lines 13a-c, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.</td> </tr> <tr> <td colspan="3">If this adjustment does not apply, enter 0 on line 13d.</td> </tr> <tr> <td>13a. ....</td> <td style="text-align: right;">\$ _____</td> <td></td> </tr> <tr> <td>13b. ....</td> <td style="text-align: right;">\$ _____</td> <td></td> </tr> <tr> <td>13c. ....</td> <td style="text-align: right;"><b>+\$ _____</b></td> <td></td> </tr> <tr> <td>13d. 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The result is your current monthly income for the year for this part of the form.</td> <td colspan="2" style="text-align: right;">15b. \$ <b>42,314.40</b></td> </tr> </tbody> </table>			<b>Column A Debtor 1</b>	<b>Column B Debtor 2 or non-filing spouse</b>	\$ <b>0.00</b>	\$ _____	\$ <b>0.00</b>	\$ _____	<b>7. Interest, dividends, and royalties</b>		<b>8. Unemployment compensation</b>		Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:			For you .....	\$ <b>0.00</b>		For your spouse .....	\$ _____		<b>9. Pension or retirement income.</b> Do not include any amount received that was a benefit under the Social Security Act.		\$ <b>0.00</b> \$ _____	<b>10. Income from all other sources not listed above.</b> Specify the source and amount. 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Debtor 1 **Karen Elizabeth Jacobs**

Case number (if known) \_\_\_\_\_

**16. Calculate the median family income that applies to you.** Follow these steps:

16a. Fill in the state in which you live. **NC**

16b. Fill in the number of people in your household. **4**

16c. Fill in the median family income for your state and size of household.

16c. \$ **69,727.00**

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**17. How do the lines compare?**

17a.  Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. Go to Part 3. Do NOT fill out *Calculation of Disposable Income* (Official Form 22C-2).

17b.  Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. Go to Part 3 and fill out *Calculation of Disposable Income* (Official Form 22C-2). On line 39 of that form, copy your current monthly income from line 14 above.

**Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)**

18. **Copy your total average monthly income from line 11 .** 18. \$ **3,526.20**

19. **Deduct the marital adjustment if it applies.** If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13d.

If the marital adjustment does not apply, fill in 0 on line 19a.

19a.-\$ **0.00**

**Subtract line 19a from line 18.**

19b. \$ **3,526.20**

20. **Calculate your current monthly income for the year.** Follow these steps:

20a. Copy line 19b.....

20a. \$ **3,526.20**

Multiply by 12 (the number of months in a year).

x 12

20b. The result is your current monthly income for the year for this part of the form

20b. \$ **42,314.40**

20c. Copy the median family income for your state and size of household from line 16c.....

\$ **69,727.00**

**21. How do the lines compare?**

Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.

Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

**Part 4: Sign Below**

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X /s/ Karen Elizabeth Jacobs

**Karen Elizabeth Jacobs**

Signature of Debtor 1

Date November 30, 2015

MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 22C-2.

If you checked 17b, fill out Form 22C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Debtor(s)

Karen Elizabeth Jacobs

**DISCLOSURE TO DEBTOR OF ATTORNEY'S FEES PROCEDURE  
FOR CHAPTER 13 CASES IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF NORTH CAROLINA**

After consultation with the undersigned attorney, you have decided to file a petition for relief under Chapter 13 of the United States Bankruptcy Code. Accordingly, you are hereby given notice that pursuant to the Local Rules of the Bankruptcy Court, the presumptive base fee for a Chapter 13 case is established at **\$3,900.00**. Payment of all or part of this fee may be included in your payments to the Chapter 13 Trustee. The attorney's services included in the base fee are those normally contemplated in a Chapter 13 case. They are as follows:

(a) Providing the pre-filing notices required by the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005;	(g) Chapter 13 Trustee; Reviewing the Motion of Trustee for Determination of Status of Claims in confirmed plan;
(b) Preparation and filing of your petition, schedules, supplemental local forms, Chapter 13 Plan, and mailing matrix;	(h) Maintaining custody and control of all case files with original documents for such periods as prescribed by law or Local Rule;
(c) Circulating a copy of the Chapter 13 plan to all creditors and interested parties as reflected in the case matrix and service of amended plan if appropriate;	(i) Serving orders on all affected parties; Verifying your identity and social security number and furnishing to the Chapter 13 Trustee your IDs, tax returns, and payment advices, if required;
(d) Drafting and mailing letters to you regarding your attendance at the § 341 meeting of creditors, escrow of first money, and your other responsibilities;	(j) Defending objections to confirmation of your Chapter 13 Plan filed by the Chapter 13 Trustee; and
(e) Preparing for and attending the § 341 meeting of creditors;	(k) Preparing and filing Local Form 8 or Local Form 8HD.
(f) Reviewing the confirmation order and periodic case status reports from the	

The base fee shall also include the following services to the extent they are requested or reasonably necessary for your effective representation:

(a) Preparing and filing proofs of claim on your behalf for your creditors;	(l) warranties, possible credit disability, life insurance coverage, and the like; Obtaining and providing the Chapter 13 Trustee with copies of documents relating to lien perfection issues, such as recorded deeds of trust, purchase money security agreements, and the like;
(b) Drafting and filing objections to scheduled and unscheduled proofs of claim;	(m) Drafting and mailing letters to creditors upon entry of discharge regarding lien releases, turnover of clear title certificates, cancellation of deeds of trust and judgments, and the like;
(c) Assuming and rejecting unexpired leases and executory contracts;	(n) Drafting and mailing of certified letters to creditors regarding matters related to alleged violations of the automatic stay.
(d) Preparing for and attending valuation hearings;	
(e) Motions to transfer venue;	
(f) Conferring with you regarding obtaining post-petition credit where no formal application is ultimately filed;	
(g) Drafting motions to avoid liens pursuant to § 522(f);	
(h) Calculating plan payment modifications, where no formal motion is ultimately filed;	
(i) Responding to creditor contacts regarding plan terms, valuation of	

<ul style="list-style-type: none"> <li>collateral, claim amounts, and the like;</li>   <li>(j) Responding to your contacts regarding job losses, changes in your financial circumstances, address changes, and advising the Court and the Chapter 13 Trustee of the same when appropriate;</li>   <li>(k) Communicating with you, to a degree that is reasonable, regarding mortgage payment defaults, lease defaults, insurance coverage or the lack thereof,</li> </ul>	<ul style="list-style-type: none"> <li>(o) Drafting and mailing letters regarding voluntary turnover of property.</li>   <li>(p) Reviewing documents in relation to the use or sale of collateral when no formal application is ultimately filed.</li>   <li>(q) Providing you with a list of answers to frequently asked questions and other routine communications with you during the pendency of the case.</li>   <li>(r) Requesting plan payoffs from the Chapter 13 Trustee.</li> </ul>
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In some Chapter 13 cases, legal services which are beyond those normally contemplated must be performed. These legal services are not covered by the base fee. These "non-base" services include the following:

- (a) Abandonment of property post-confirmation;
- (b) Motions for moratorium;
- (c) Motions for authority to sell property;
- (d) Motions to modify plan;
- (e) Motions to use cash collateral or to incur debt.
- (f) Defense of motions for relief from stay or co-debtor stay;
- (g) Defense of motions to dismiss filed after confirmation of your plan;
- (h) Stay violation litigation, including amounts paid as fees by the creditor or other parties;
- (i) Post-discharge injunction actions;
- (j) Adversary proceedings;
- (k) Motions to turnover property;
- (l) Conversions to Chapter 7;
- (m) Motions to substitute collateral; and
- (n) Any other matter not covered by the base fee

For such "non-base" services you will be charged on the basis of attorney's time expended at the rate of **\$300.00** per hour plus the amount of expenses incurred (such as court fees, travel, long distance telephone, photocopying, postage, etc.). Such "non-base" fees are chargeable only after the same are approved by the Bankruptcy Court. Except as set forth below, before any such fees are charged you will receive a copy of my motion filed in the Court requesting approval of any such "non-base" fees as well as a notice explaining your opportunity to object if you do not agree with the fee applied for. Any fees awarded for "non-base" services will be paid to the undersigned attorney from your payments to the Chapter 13 Trustee in the same way as payment of "base" fees. **It is possible that "non-base" fees approved by the Court may cause your payment to the Chapter 13 Trustee to be increased or the term of your Chapter 13 plan extended.** Whether or not a payment increase or an extension will be necessary depends upon the facts of your case. If a payment increase is necessary because of a court-approved "non-base" fee, the Chapter 13 Trustee will notify you of the amount of the increase.

In the Court's discretion, your attorney in a Chapter 13 proceeding may request, in open court, and without any other notice, "non-base" fees for the following services in amounts not exceeding those shown below. Without other notice, your attorney may also request [the actual expenses of filing fees and of notice to creditors.] OR [up to \$1.00 for each item noticed to creditors as expense for postage, copying, and envelopes. These fees may be adjusted (increased) by the Court at a later date, and, if so, those adjusted fees will then be charged.]

<ul style="list-style-type: none"> <li>(a) Defense of motion to dismiss.</li> <li>(b) Motion to modify and order (including motion for moratorium, motion for hardship discharge, motion to approve insurance settlement, and other motions that require plan modification)</li> <li>(c) Substitution of collateral</li> <li>(d) Prosecution or defense of motion for relief from stay or co-debtor stay and order</li> </ul>	<ul style="list-style-type: none"> <li>\$200</li> <li>\$450</li> <li>\$450</li> <li>\$450</li> </ul>
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(e)	Motion for authority to sell property and order	\$450
(f)	Motion to obtain credit	\$450
(g)	Permission from Chapter 13 Trustee to obtain credit (to be filed as an administrative claim)	\$200
(h)	Motion to continue or impose the automatic stay	\$350
(i)	When substitute legal counsel is retained by a Chapter 13 debtor, such substituted counsel is entitled to a presumptive base fee of \$500 without formal application to the Court, provided that the order allowing substitute counsel specifies both the amount of the fee and whether the fee is paid direct by the debtor or through the plan.	
(j)	Preparation and filing of conduit mortgage claim with recorded deed of trust, Official Bankruptcy Form B 10A, and Local Form 14 (to be filed as an administrative claim)	\$350
(k)	Objection to proof of claim of a Real Property Creditor	\$450
(l)	Consent to an amended proof of claim in lieu of an objection to a motion to modify stay or to an amended proof of claim where the debtor has failed to make post-petition payments	\$450
(m)	Motion to incur debt related to the approval of a loan modification with a real property creditor	\$450
(n)	Motion to declare mortgage current	\$450

#### **ACKNOWLEDGMENT**

I hereby certify that I have read this notice and that I have received a copy of this notice.

Date November 30, 2015

Signature /s/ Karen Elizabeth Jacobs  
**Karen Elizabeth Jacobs**  
Debtor

I hereby certify that I have reviewed this notice with the debtor(s) and that the debtor(s) have received a copy of this notice.

Date November 30, 2015

Signature /s/ Danielle J. Brudi NC  
**Danielle J. Brudi NC 44022**  
Attorney

Local Form 13

March 2013

**AUTHORIZATION TO RELEASE INFORMATION TO THE CHAPTER 13 TRUSTEE  
REGARDING MORTGAGE CLAIM BEING PAID BY THE TRUSTEE**

(to be filed with the Court)

( ) Not Applicable

Debtor Name(s) Karen Elizabeth Jacobs Case No. \_\_\_\_\_

The Debtor(s) in the above captioned bankruptcy case does/do hereby authorize any and all lien holders on real property of the bankruptcy estate to release information to the standing Chapter 13 Trustee upon request.

The information to be released includes, but is not limited to, the amount of the post-petition monthly instalment payments, the annual interest rate and type of loan, the loan balance, the escrow account(s), the amount of the contractual late charge, and the mailing address for payments. This information will only be used by the Chapter 13 Trustee and his/her staff in the administration of the bankruptcy estate and may be included in motions brought before the Court.

/s/ Karen Elizabeth Jacobs

Karen Elizabeth Jacobs

Debtor's Signature

November 30, 2015

Dated